



# COMMUNITY SERVICE NEWSLETTER

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*COMMUNITY SERVICE NEWSLETTER is published six times a year by Community Service, Inc. Our purpose is to promote the small community as a basic social institution involving organic units of economic, social and spiritual development.*

## my farm is safe forever

by Noel Perrin

*The following condensed article is reprinted by permission from Blair & Ketchum's Country Journal (Copyright © April 1984, Historical Times, Inc.) and the author.*

Every day there are ninety-three fewer farms in America than there were the day before. Some get amalgamated into agribusiness holdings, and a few are simply abandoned. Most, however, get paved, built on, developed, or occasionally turned into nature preserves.

None of these fates awaits my farm. It's going to stay a farm long after I have moved into the village cemetery. Long after my grandchildren have done the same. In fact, forever.

I can speak with such confidence for an excellent reason. Last year I made a solemn and binding agreement with the small Vermont town I live in. I gave the town the development rights to my farm. For its part, the town agreed never to use them. If the town ever changes its mind, if say, a hundred years from now, whoever is running things gets tired of holding the rights - they automatically pass to a private conservation group called the Ottauquechee Land Trust. Should that no longer be around, the development rights go to its successor organization.

Meanwhile, I still own the place. I still possess every right of ownership that I care about. I can continue to raise beef cattle, bale hay, make maple syrup, cut logs, make whatever rural use of my 90 acres I feel like. If that begins to bore me, I can sell to any buyer I please. I could even sell the place to McDonald's. It's just that if they bought it, they couldn't put up any golden arches. They'd have to install a farm manager, and start raising beef cattle, making maple syrup, or whatever.

I gave up the right to develop my farm solely to protect the land, but as a kind of bonus there are some pleasant cash benefits. Getting rid of the development rights has assured lower taxes on the place, for me and for all future owners. From now on, the place will be taxed on its value as farmland, not on what it might be worth if it were turned into forty-four building lots or a tennis club. Furthermore, the difference between its value as farmland and its value as developed land, which the town listers have just agreed is currently \$27,800, is going to count as a charitable deduction on my income tax. Since my income is nowhere near high enough to use all that in one year, I will have a carry-over deduction for next year, and some for the year after that, too.

This is something almost any farmer can do. Indeed, you don't even have to be a farmer. You just have to be the owner of a fair-sized piece of open land that qualifies under a "clearly defined federal, state, or local government conservation policy." I'm quoting IRS Publication 526, entitled "Charitable Contributions," the same document that enables me to talk so grandly about permanence. The tax benefits apply, says Publication 526, only if the land is "protected forever." Suits me - even though I secretly know that "forever" really means something like "as long as the United States exists in its present form."

I first began thinking about protecting the farm in the spring of 1980. Two things set me going. One was the particularly brutal development of a farm a few miles away, a dairy farm that had been in the same family for more than a hundred years. The other was that my children were growing up. I have two girls. The older, having lived in rural Vermont all her life, was talking longingly about London. The younger was beginning to dream of being an airline stewardess. It seemed clear to them that they didn't want to be farmers. It seemed clear to me that when I died the natural thing would be for them to sell the place. Having spent twenty years restoring it to a beautiful and moderately productive farm, I didn't relish the idea of bulldozers leveling my carefully rebuilt stone walls or black-toppers advancing into the orchard.

The first step was a serious discussion with my daughters. I began with a lecture on what it means to own a piece of land. Not what it means emotionally (they've known all about that since they were little), but what it means legally. To own a piece of land, I explained to two moderately bored teenagers, is to own a bundle of rights, most of which can be separated from each other. For example, you can detach the mineral rights from a piece of land and sell them, while still keeping the land itself. You can also detach the right to develop and lock it safely away. That was what I wanted to do. If I did, it would mean my daughters would inherit something considerably reduced in value. Reduced \$27,800, to be precise, though I didn't have that figure then.



The girls didn't hesitate a second. "Dad, we know how you love the place," my elder daughter said. "We love it, too. We just don't want to spend our lives looking after cows. You go right ahead."

Despite their encouragement, I didn't do anything more for about a year and a half. Partly that was to give the girls a chance to change their minds. Mostly it's just the way I operate. Slowly. I did collect a fat folder of clippings about development rights, but that was all I did.

Then in the fall of 1981 I finally made a double move. We have a planning commission in our town, and I wrote its chairman to ask if the town would be interested in a gift of development rights. And I put the same question to the Ottauquechee Land Trust, the nearest of the several hundred small land trusts that have sprung up across America in the last ten years. (There are also some that have been around much longer.)

The planning commission replied cautiously, since no one had ever made such an offer to the town before. They said come to a meeting and tell them about it, which I did. They deliberated for another three months. Then they decided to pass my query on to the selectmen. (For those who don't follow the minutiae of New England customs, selectmen are what we have as local government, rather than mayors and councils, county commissioners, and the like.)

The Ottauquechee Land Trust replied with a good deal more zest. Though only four years old at the time, it had lots of experience with development rights and at that moment was working on roughly a dozen cases scattered around Vermont. Richard Carbin, the vigorous young executive director, first wrote me, then phoned, then came over and walked the farm with me. That was to make sure it really could function agriculturally into the indefinite future. On a small scale, it can. I've got two or three nice pastures. Any time I was ready to protect them, he said, the trust was ready to cooperate.

Meanwhile, the selectmen decided that something like this had better come up at Town Meeting. If the voters approved, they would not oppose the gift. Furthermore, the selectmen felt I should do it by petition. That's work. Such a petition must be signed by 5 per cent of the voters in town, which currently is sixty-some people. Getting up a petition does take a little time.

By now we were well into 1982. I chose to go the town route, and I had three reasons. One was emotional. I like the direct democracy of Town Meeting, and I like the idea of the voters making the decision.

The second reason was practical, and involved taxes. The big question for both the planning board and the selectmen had been precisely how much real estate tax the town would lose if my 90 acres ceased to be developable. Towns hate losing revenue. The question was complicated, because my 32 acres of pasture, though not the 58 acres of woodland, were already enrolled in a state program of current-use-taxation. The town taxed part of the place as farmland, the rest as potential development land, and the state made up the difference: (See "Current Use Assessment: How It Works" at the end of the article.) All of us assumed the state contribution would cease once I gave away the development right. Our best guess was that the town would lose about \$400 a year if the gift went through.

Of course, I could have thumbed my nose at the selectmen and gone straight to the land trust — but only at the cost of enraging at least some of my neighbors and maybe giving conservation a bad name locally for years to come. If my taxes went down, wouldn't everybody else's have to go up? Wouldn't it in fact look like a slick private deal? I preferred to face people at Town Meeting and so get a chance to make the case that in the long run land protection holds down everybody's taxes. That's where the clipping file would come in handy. I thought the story of Suffolk County, Long Island, for example, might catch people's attention. I had a clipping that said the county authorities there had raised a sum of \$60 million to buy development rights to farmland. They figured on protecting 12,000 acres at a cost of \$5,000 an acre. And then they expected to recoup that whole enormous sum "in terms of tax dol-

lars that won't have to be spent on more schools, roads, and services." If purchased rights pay for themselves, what a bargain free ones must be.

Finally, I had a personal financial reason for donating my development rights to the town rather than to the land trust. Land trusts need revenue just as much as towns do. They've got to have offices, phones, files, legal advice, the lot. The older ones have depended on the traditional income sources of nonprofit organizations — membership dues and fund drives. Many also keep their expenses down by hiring no paid staff whatsoever.

But some of the newer land trusts, with much to do and little time to do it in, are experimenting with a sort of fee-for-service approach. The donor of development rights is asked also to make a cash contribution which will become endowment for the trust. Montana Land Alliance uses that approach, and so, as it happens, does the Ottauquechee Land Trust in Vermont. It asks for 3 per cent of the value of the land to be protected.

That seems perfectly reasonable. We who donate the rights get tax savings much higher than 3 per cent of the value of the land. The trust has an urgent need for money. If I could save the 3 per cent, I still preferred to. I began to prepare for the 1983 Town Meeting.

Getting the signatures for my petition proved to be extremely easy. Quite soon I had sixty-seven signatures, two more than needed. When the warning for Town Meeting was posted on January 24, 1983, Article XI read, "To see if the Town wishes to accept a gift of the development rights on Noel Perrin's farm in Thetford Center."

Before Town Meeting we have an event called Pre-Town Meeting. That is the time to go into issues more deeply than is sometimes possible at Town Meeting itself.

My proposal got a cool reception. No one actually said "slick private deal," but clearly the people who asked me questions were thinking about the lost \$400. Someone mused out loud on what would happen if other land-owners began doing the same thing - what would

happen to his taxes, that is.

I went home depressed. It didn't cheer me a bit when the chairman of the board of selectmen called me that evening. "I'm going to move to pass over your article," Ginny said. "You'll do better to wait a year. It doesn't stand a chance now."

People who work for land trusts are generally idealists. I had stayed in touch with Rick Carbin at Ottauquechee all this time. (I had also become a dues-paying member of the trust.) He wasn't in the least touchy that I was going the town route; what mattered was protecting another farm.

The next morning I phoned him for advice. Don't even consider giving up, he said. Instead, quickly get in touch with the town clerk of Pomfret, Vermont. She can tell you something that will interest the voters in your town.

The result was that when I went to Town Meeting I not only had with me a list of facts and figures, such as we have lost 153 farms in Orange County, Vermont, in the past decade, I had a brief letter from Hazel Harrington, the town clerk of Pomfret. That was my secret weapon. I told the meeting there was one precedent for what I proposed to do. In 1981, Henry Bourne of Pomfret had deeded development rights on a piece of land to his town, the first person in the state to make such a gift. Then I read Mrs. Harrington's letter.

Dear Mr. Perrin:

The land on which Mr. Bourne deeded development rights to the Town of Pomfret is listed no different for tax purposes than it was before he took this action. He retained title to the property. However, he as an individual is in the current-use program. Therefore, the town is getting the same amount of taxes on this property as before.

Thetford Town Meeting took that in. Then it heard me promise to get my woodlot into the current-use program, along with the pastures. A couple of people asked perfunctory questions. Then the town voted overwhelmingly to accept my offer, and we went on to Article XII.

And that's how my farm comes to be safe, if

not forever, at least for a long time to come. That's how I come to have a \$27,800 income-tax deduction for doing what I want to do anyway. If you are a landowner, you, too, can probably make money by protecting your land. Ecologically, aesthetically, and morally, that seems preferable to the traditional practice of making money by destroying it.

#### CURRENT-USE ASSESSMENT: HOW IT WORKS

The Current-Use Assessment Program is the local Vermont version of what is now a widespread protection strategy for open land. More than forty of the fifty states employ some form of it. Maryland was the pioneer, back in 1957.

Vermont's program, which started in 1980, works like this: a landowner can apply to put farm or woodland under "current use," and it is then taxed only on its actual value as farm or woodland. The state reimburses towns for the revenue they lose. That averages between \$3 and \$4 for each acre in the program.

There is no assurance that the program will be permanent; the state funds it one year at a time. Most people think it will go on, though, because of one key provision. If a landowner drops out of the program (as he or she can do at the end of any year) and proceeds to develop the land, the state then can claim 10 per cent of any profit the owner makes from development.

But should the state ever cease to fund the program, then all accrued claims are automatically cancelled. Since there are already 450,000 acres under current use, all guaranteed to yield that lovely 10 per cent if and when developed, the state would lose a lot of future revenue. So if only as a matter of hard-nosed economics, the legislature seems likely to keep the program going.

N.P.



# Stelle, Dawn Of A New Age City

by Charles Betterton and Linda Guinn

*The following article is reprinted with permission by the authors and Communities: Journal of Cooperation where it appeared in issue #63 in August 1984.*

The intentional community of Stelle, Illinois, is presently evolving from a private community into an ecumenical "New Age City" where the many different resources for personal growth and social transformation will be available in a mutually supportive environment.

New age thought is defined in Stelle as:

*\*Living in harmony with the natural environment.*

*\*Developing more loving relationships with each other.*

*\* Working toward inner spiritual completeness.*

*\* Being responsible for one's life, rather than yielding that responsibility to "experts" or "gurus."*

Stelle was founded in 1973 by and initially for members of the Stelle Group, a not-for-profit philosophical organization which derives its philosophy from The Ultimate Frontier, by Eklal Kueshana. This book explains the philosophy and worldview of scientists/philosophers dedicated to the upliftment of mankind and preservation of the best of civilization.

Stelle was opened in June of 1982 to other individuals and organizations interested in forwarding new age ideals. Opening the community is expected to facilitate Stelle's growth by attracting people who are seeking the advantages of life in Stelle, but who aren't necessarily interested in joining The Stelle Group.

In April of 1983, a new not-for-profit organization, the Stelle Community Association, was incorporated to provide municipal services and to serve as a forum for self-government.

Stelle residents hold monthly community meetings to discuss current matters. Issues are proposed through a referendum process which any member can originate. Final decisions are by majority vote. The day to day administrative affairs of the community are managed by an elected Board of Directors.

Stelle presently consists of 125 residents with varied philosophical and religious beliefs. There are 44 homes, a factory, and several privately owned businesses, schools, greenhouses, an orchard, a holistic health center and 200 acres of farm land.

While residents take pride in keeping Stelle beautiful, there is more to the community than beauty and peace. Most importantly, Stelle is a community of people dedicated to the pursuit of both personal and community excellence. In that pursuit the people of Stelle have learned how to govern themselves through a participatory democracy, developed an innovative educational system, and are now working toward the goal of community-wide self-sufficiency.

Self-development is the primary day-to-day focus of life in Stelle. Believing that people presently actualize only 10% of their real capacities for success, happiness and health, Stelle is aiming toward the achievement of full human potential. These interests in self-transformation manifest in a continual stream of health-related workshops, philosophical programs, fellowship services, and seminars on various aspects of the human potential movement. Stelle is a social workshop of the most meaningful kind.

One way Stelle residents develop themselves on a practical level is to acquire new skills through actual work experience and training programs. Residents work in a wide variety of industrial and professional disciplines, with about half of the residents working in the community, while the other half work in nearby towns.

Businesses in the community include an injection-molded plastics operation, a machine shop, a construction company, a landscaping service and an energy conservation service. We are continuously working to strengthen Stelle's industrial base. Plans are underway to expand our existing factory and create

many new jobs.

Stelle has a variety of cooperative endeavors which also provide practical opportunities for self-development. We have a state-chartered credit union, a co-operative food mart which operates on an honor system, our own telephone company, a co-operative video center, community library, car co-ops, as well as various other co-operatives that help us use our financial resources more efficiently.

We strive to create an emotional climate that nurtures loving relationships in which the personal development of each partner is supported. We believe that the nuclear family is the foundation of civilization, and that the strength of a society is directly proportional to the health and strength of the average family unit. The development of strong, stable homes is encouraged in Stelle. At least once a month, community socials are held so we can get together and enjoy the warm extended-family lifestyle that Stelle provides.

Though we strive to uplift our society now by uplifting ourselves as individuals, helping our children surpass us is the key to improved civilization in the future. Twenty years of development has evolved an excellent education system in Stelle. Education is a natural lifelong process, and, in Stelle, it begins when life begins: at birth. The period of life from birth to six is a crucial one, for it is during this time that a person's basic intelligence and attitudes about life are formed.

Our early learning programs help parents give their children an excellent education in these vital early years, when parents are the best teachers children can have. Mothers in our early learning programs devote an average of three hours daily to helping their children learn. We're continually amazed by how much more children can learn than is commonly thought. We've found, for example, that with an optimal education, children can easily and naturally read and write at a third grade level by age six.

Because educating young children in this way is challenging, we have developed many support programs for our parents. Classes are held to teach parents about child development

and learning, and families receive a weekly home visit from a trained staff person who is their personal guide and helper. A parents' resource center provides learning aids, weekly films and field trips. Classes include a supplementary Montessori classroom and a morning school program in which children and mothers work together in a classroom setting.

At age six, children graduate to the Learning Center, which is the academic equivalent of an elementary, junior, and senior high school. Here children are taught individually and in small groups by professional teachers. We teach the traditional school subjects because they are basic skills which free children for independent self-education. The schedule is balanced with courses like art and aesthetic appreciation, music, physical development, child development and TaiChi.

The overall wholesome environment and our emphasis on quality education makes Stelle a virtually ideal place to raise children. Our learning centers provide a rich, balanced learning environment which helps children develop the skills needed for personal excellence and self-mastery. We believe our children will tap more of their inherent potential than we have and will help us in our efforts to create a better society through accepting personal responsibility for their own self-development. The results of our 20 years of experience with innovative early learning programs is made available to the public through our "Parenting for Excellence" newsletter and weekend seminars.

The Ultimate Frontier foretells a possible future between now and the turn of this century which may include economic and political strife in the United States, increasing incidences of destructive winds, floods, droughts, and seismic and volcanic activity. Since The Ultimate Frontier first presented this world view in 1963, substantiation of the projected earth changes have been described in Pole Shift by John White, Ice, The Ultimate Disaster by Richard Noone, and in many other sources. The intentional community of Stelle was established as a base where the needed technological contingency could be developed, and alternative socio-cultural systems could be tested and refined in order to preserve the best of society and technology.





The Stelle Group established an Office of Technology in 1978 to research and develop various self-sufficiency systems and machinery items. In order to provide a viable alternative to petroleum for both transportation fuel and industrial chemicals, Stelle began experimenting with the production of industrial-grade alcohol made from corn. In 1980, The Stelle Group was awarded a \$50,000 grant by the United States Department of Energy, to compile a design package for a 1,000 gallon per day fuel alcohol production plant.

In 1983, The Stelle Group received a \$52,000 grant from the Illinois Department of Energy and Natural Resources to build and demonstrate a commercial-size greenhouse utilizing a new liquid foam insulation system. Presently, our technicians are planning how best to integrate our previous experience with solar greenhouses, confinement fish raising, and alcohol fuel, into a controlled system for the production of food and chemicals that could remain operable in the face of uncertain future atmospheric conditions.

The results of The Stelle Group's experience with self-sufficiency techniques and technologies are made available to the public through special project reports and "personal Preparedness," a newsletter which presents basic self-sufficiency and survival information.

Stelle shares the general characteristics of an estimated 100,000 "intentional communities" throughout the world which are dedicated to personal growth and to serving the needs of humanity and society: respect for the environment, pursuit of better approaches to health, economics, and self-government and a commitment to personal and social transformation.

Yet, if intentional communities are defined as "alternative life-styles," then Stelle is perhaps an "alternative alternative," since we differ from most intentional communities in some significant ways. First, we are not communal. We actively encourage individuals to achieve their own personal prosperity. Stelle residents live in the type of housing they prefer and can afford, and work wherever they have the talents to get a job, or the capital and expertise to establish a business.

Stelle is also different in that we are neither counter-culture nor are we anti-technology. We want to create a beautiful "garden city" which avoids the detriments and drawbacks of much urban development in the modern world. However, we do not intend to "return to the land" in the contemporary sense. We aim to continually improve our lifestyle, employing the best of modern techniques and developments. In Stelle, we are redefining "appropriate technology" as "eco-tech," technology so advanced that it is efficient, cost-effective, and ecologically sound.

Finally, Stelle is quite different in our plans for growth. While most intentional communities plan to remain small in size and somewhat specialized in focus, we expect to grow into a large city of up to a quarter of a million people dedicated to New Age concepts.

Through the Stelle experience we have learned that it is much easier for individuals to "become all they can be" in a positive, supportive environment where the pursuit of excellence is emphasized, and that both personal and community level self-sufficiency objectives can be most effectively achieved through cooperation with others of like mind. Perhaps most importantly, we have learned that just a few individuals working harmoniously toward mutual goals can achieve substantial results and set a positive example for others to help create a better world by accepting responsibility for their self-development.

We believe that much of what we have learned could be of interest to anyone anywhere who is interested in self-development and self-sufficiency. We make the results of our experiences available through our networking activities, our parenting and self-sufficiency newsletters, and other educational materials

published by The Stelle Group.

## Book Review

Our vision for the future is for Stelle to become the center of a new renaissance, an ecumenical "New Age City" where all the many different resources for personal and social transformation will be available in a mutually supportive environment. If you would like to know more about Stelle, we offer two free brochures (An Introduction to the Stelle Group and Stelle, City of Tomorrow), and a free newsletter. We also schedule several Guest Programs each year to provide weekend and week-long opportunities to experience life in Stelle. While visitors are welcome anytime, we do appreciate as much advance notice

as is possible. For more information, please write The Stelle Community Association, 127 Sun Street, Stelle, Illinois, or call (815) 256-2200.

*Stelle has recently taken over the publishing of Communities: Journal of Cooperation from Twin Oaks Community in Virginia. It is also one of the communities studied in SEEDS OF TOMORROW: Communities that Work (See book review this NEWSLETTER).*



In the Secret Place

by James Dillet Freeman

I have imagined mountains  
And waterfalls and trees  
More beautiful than any  
Anybody sees.

Earth's peaks may loom unclimbable,  
But I can venture there,  
And my mind-trees can blossom  
When every tree is bare.

We all have secret valleys  
Hidden in our heart;  
And there, though all the world's  
at war,  
Peace can start.

*From the August 1979 Daily Word published by  
Unity, Unity Village, Missouri 64065.*

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SEEDS OF TOMORROW: Communities that Work, by Oliver and Cris Popenoe, Harper & Row, 1984, 310 pp., paperback. Available from Community Service for \$10.95 plus \$1.00 postage and handling.

In SEEDS OF TOMORROW: Communities that Work, Oliver and Cris Popenoe study twenty-one intentional communities on five continents and in eight different countries. Among them are Ananda in the United States, the Community of the Ark in France, Yodfat in Israel, Findhorn in Scotland and The Hohenort Hotel in South Africa. They are concerned with "how they came to be, what they believe, how they live, how they support and govern themselves, how membership is determined, and how they relate to the world around them." The story of each intentional community is a chapter in the book.

Some of the communities examined were as old as eighty years and others as young as five; many had a spiritual basis and looking over the history of communities the authors surmise that spiritually based communities have generally been the most successful. They perceived communities as constantly evolving and going through a variety of stages, such as birth, youth, maturity, old age and eventually death. Of the twenty-one communities studied, six could be defined as fully communal in the sense of joint ownership of everything; three could be seen as people living their own lives in a middle-class style with only a fraction of their energy devoted to community and the other twelve have strong community ties, but people keep control of their own finances.

The authors manage to draw some interesting conclusions and generalizations such as the following:

*Membership - Most of the communities attract relatively well-educated, predominantly middle-class people.*

*Values - Inner work for self-betterment and the commitment to shared ideals help members to get along with each other.*

*Way of Life - Almost all communities ban*



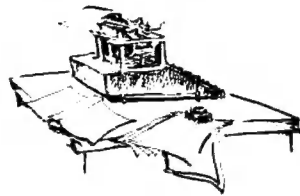
illegal drugs and alcohol consumption is usually minimal. Sexual mores range from the conservative to the free. In most communities, a strong concern for the environment is seen and often voluntary simplicity is consciously followed.

*Economic Base - Making a living may be the single most difficult problem of intentional communities. However, many have achieved self-sufficiency, which will allow them to survive future economic disruptions better than most of us.*

*Governance - Most of the communities are remarkably democratic. Consensus rather than vote usually decides issues, hence it is particularly important to select members who have the same commitment to common ideals.*

Seeds of Tomorrow provides a wealth of background material and interesting facts about intentional communities. For readers interested in learning more about successful ones around the world, this book is sure to please.

## Readers Write



### ABOUT THE NEWSLETTER

Thanks indeed for Henry Geiger's article, "The Small Community" (CSN, Sept.-Oct., 1984):

Mr. Geiger's invitation to explore the meaning of Arthur Morgan's book provides a fine introduction to your (timely and welcome) republication of The Small Community — especially considering the clarity, simplicity, and verve with which it's written.

Trevor Livelton, Canada

Thank you for your current NEWSLETTER.

I think you have some valuable ideas about community, as did Arthur E. Morgan. At the same time I don't feel drawn to your conferences, and will not buy the new edition

of Arthur's book, because you seem largely unconcerned to identify the infrastructures of a conventional social order which tends to corrupt the good potentials in human nature.

I feel that we are all trapped in the customs of legalized political-economic imperialism. Within those customs we are compelled to play the roles of oppressors or oppressed. Specifically, we have nowhere to live on American earth unless we are landlords or tenants or trespassers....

Not only the deprived but the privileged also are trapped in the rigid infrastructures of imperialism which logically lead to wars and Reaganomics.

Fostering the virtues of cooperative communities in the midst of rampant empire-building looks to me like fostering lawn grass patches in the midst of an ancient forest.

The greatest deterrent to human betterment is our habitual ignoring of our customary ignorance.

Wendal Bull, Kentucky

The current issue of the NEWSLETTER is of especial interest to me since it emphasizes my lifelong social philosophy as to the need of strengthened local community if we are to build a desirable national or international society.

Peace and justice for us all.

Katharine K. Smith, New York

### ABOUT COOPERATIVE COMMUNITIES OF AMERICA

I have been trying to find someone to continue Cooperative Communities of America but have had no luck. My own energies are limited and I may become Secretary General of the International School Psychology Association - a traveling position in my own profession....

Don really wanted CCA to continue and I feel I have let him down and do not really know what to do. I have had to move from a large house to a small apartment. This meant sending all CCA files and materials to my son

along with other items collected by Dan. He had three careers! I would appreciate any suggestions. I get phone calls and mail daily which I've put on "HOLD."

Mildred Loubert, Maryland



#### ABOUT GRISCOM MORGAN'S ARTICLE ON USURY

*(Excerpts from two letters received in July)*

I was very glad to receive the last Community Service NEWSLETTER and, with a great deal of interest, I read Griscom Morgan's piece "Usury Destroys Community and Civilization." I thoroughly agree with the title. It is to be regretted that the federal government within the last few years, has by its policy either urged or practically forced the various states of the union to repeal existing usury laws. The fact cannot be given too great an emphasis....

The mere fact that many fine minds have taken up the idea of the "timing" of money, throws light upon a fault in monetary circulation, which has not yet been adequately explored.... In a book by Daniel S. Ahern, entitled Federal Reserve Policy Reappraised, 1951-1959, I had taken particular note of a discussion about the merit of selective credit controls as opposed to "general" credit controls.... Credits extended for varied but specific purposes (selective purposes) should circulate with differing time cycles from the time cycles of savings. Credit is extended for varied purposes. For this reason, varied forms of credit should be liquidated so as to balance the time cycles of the use period of the products for which each specific credit was originally issued to measure. Failure to recognize the necessity for time limitations on the circulation of savings, as well, gets us into the troubles that are still confronting us, namely the enormous and unnatural building up of a mountain of debt. This



debt is one of the greatest contributing causes of high prices....

I have just begun reading a remarkable book by Jane Jacobs called Cities and the Wealth of Nations. I do not know if she ever knew Arthur Morgan and his remarkable insight into the necessity for the revitalization of local communities. She points out the dangers of handling too many large conglomerations as though they were all alike and singularly constituted and equally self-sufficient....

Arthur C. Holden, Connecticut

I particularly enjoyed Griscom Morgan's article in the July/August issue, and am grateful for his bringing the quotation from J. Collier to our attention;...when this "money economy enters the village community, the genius of the community starts to die...."

Martin Johnson, New York

#### ABOUT COMMUNITY SERVICE, INC.

Please send me a copy of The Small Community and The Long Road (hardback). Wish I could attend the meeting this November but I'm afraid it is a little far for me. I enjoy your publications though.

Donald S. Maxwell, California

## Announcement

REMEMBER  
COMMUNITY SERVICE CONFERENCE  
THE SMALL COMMUNITY:  
FOUNDATION OF DEMOCRATIC LIFE  
NOVEMBER 9TH-11TH



The Friday evening November 9th open forum will be chaired by Alvin Denman, professor of Philosophy of Law and Religion at Antioch College. The subject will be "*Choosing and Making Good Places to Live. Are Small Communities Really Better than Large Ones?*"

These forums on public issues have been well attended and challenging. Dr. Donald Harrington, Chariman of the Liberal Party in New

York, Nimfa Simpson, Xenia City Planner, Griscom Morgan and an Antioch student will present their points of view on the subject before the topic is open to general discussion.

On Saturday and Sunday attenders will have further opportunity to consider with Donald Harrington, Ernest Morgan, Co-founder of the Antioch Publishing Company, Nimfa Simpson, Richard Eastman, Greene County Engineer, and Griscom Morgan such topics as *how community works, the effect of mass media on small community thought and life, building community where you are, how long it takes to build community, attracting and holding effective leaders, how families can manage the equivalent of the small community in the city, and how to achieve an effective synthesis of the values of the small community and the large-scale planned economy.*

We remind those of you who want to attend our conference that there is still time to send in the registration form. If you have misplaced it, write P.O. Box 243 or phone (513) 767-2161 or 767-1461 and we will send another conference brochure right away.

It is also still possible to purchase THE SMALL COMMUNITY: Foundation of Democratic Life for \$9.00 postpaid until the conference.



#### COMMUNITY SERVICE MEMBERSHIP

Membership is a means of supporting and sharing the work of Community Service. The basic \$15 annual membership contribution includes a subscription to our bimonthly NEWSLETTER. Larger contributions are always needed, however, and smaller ones will be gladly accepted. Community Service is a nonprofit corporation which depends on contributions so that it can offer its services freely to those who need them. All contributions are appreciated, needed and TAX DEDUCTIBLE. If you want your copies of the NEWSLETTER sent airmail overseas, please sent \$20. All foreign members, including Canadian, please pay in US currency.

#### EDITOR'S NOTE

We not only welcome letters to the editor, but also articles about any exceptional communities you know of or people who are doing interesting things to improve the life in their towns. Anyone submitting an article should enclose a self-addressed envelope if he/she wishes it returned if we cannot use it. The only recompense for use we can offer is the pleasure of seeing it in print and knowing that you have spread a good and useful idea.

#### CONSULTATION

Community Service makes no set charge for consultation services formal or informal, but can only serve through contributions of its friends and those it helps. For consultation we suggest a minimum contribution equal to that of the consultant's hourly wage for an hour of our time.

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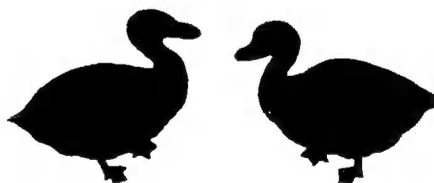
One of the most helpful ways of supporting Community Service is to send the names and addresses of friends who you think would be interested in receiving a sample of our NEWSLETTER and a copy of our booklist. If you wish a specific issue sent to a friend, please send 50 cents per name.

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Jane Morgan and Betty Crumrine



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You can tell when one year has passed since you last contributed to Community Service by looking at the three or four digit number at the upper right hand corner of your mailing address. The first digits are the month and the last two are the year your membership expires. Please renew your membership now if it has expired or will expire before 12/84, December 1984. A minimum contribution for membership is \$15 a year. The need for larger gifts continues to increase.

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